

## The extraordinary you deserve





## Welcome to the World of Meezan Premium Banking!

السلام عليكم

A prestigious way of accessing Shariah-compliant products and services that are especially designed to meet your financial needs.

Explore our exclusive Premium Banking Centers and experience our dedicated services to fulfil your banking needs.

We take care of you, even when you travel. Enjoy complimentary access to international airport lounges at major cities in Pakistan and across the globe, for any travel class.

Fulfil all your banking needs with Meezan Premium Banking services. Enjoy value added benefits, lifestyle discounts and privileges at finer retail outlets, restaurants and hotels across the country.

I am confident that this will herald a new chapter in your banking relationship with us and prove to be a vastly rewarding experience.

Shazia Khurram Head of Branch and Premium Banking

## *Express Transactions at Branches*\*

#### WE UNDERSTAND THE VALUE OF YOUR TIME

Being a Premium Banking customer, you will get priority access at our branch counters with Electronic Queue Machines by using any Meezan Bank debit card that you have.

These machines are specially programmed to identify Premium customers from their debit cards and issue priority token assisting Premium customers becoming first in line, giving them a prompt and swift customer experience.

Please get your Meezan debit card issued if you do not already have one and avail the service that you deserve.

To get your first debit card issued, please submit a request at your parent branch. Subsequent card requests can also be processed via Premium Phone Banking.

Note: In case of joint accounts, this service is available for all account holders having an active Meezan debit card.

\*Applicable at all Meezan Bank branches with Electronic Queue Machines.

## Premium Internet Banking and Mobile App

#### MORE FLEXIBILITY ON THE GO

Premium customers get higher funds transfer limits with their Internet Banking and Mobile app. The funds transfer limits\*\* are as follows:

Meezan to Meezan Transfer Per transaction: PKR 2,000,000 Per day: PKR 2,000,000 Inter Bank Funds Transfer Per transaction: PKR 1,000,000 Per day: PKR 1,000,000

\*\*Premium customers availing Meezan Visa Infinite or Meezan Mastercard World debit card will get even higher limits (refer page 4 for details).





## Meezan Bank Top Tier Debit Cards

EXCLUSIVE CARD OFFERINGS TO SUIT YOUR LIFESTYLE

SERVICES (DEBIT CARD ISSUANCE, REPLACEMENT AND ANNUAL FEE)	REGULAR CUSTOMERS	PREMIUM CUSTOMERS
Visa Infinite	PKR 26,000/- per annum	Free of charge if the following quarterly average balances are maintained, otherwise PKR 2,000 per month will be charged: PKR 15 Million or equivalent in bank accounts OR PKR 20 Million or equivalent in bank accounts + term deposits
Mastercard World	PKR 15,000/- per annum	Free of charge if the following quarterly average balances are maintained, otherwise PKR 1,000 per month will be charged: PKR 5 Million or equivalent in bank accounts OR PKR 7 Million or equivalent in bank accounts + term deposits
Mastercard Platinum	Exclusively for Premium Customers	Free of charge for Premium customers meeting criteria. PKR 500 per month will be applicable if customer's status is no longer Premium. Criteria is as follows: PKR 3 Million or equivalent in bank accounts OR PKR 5 Million or equivalent in bank accounts + term deposits Refer to last page of brochure for detailed Premium Banking criteria.

## Meezan Bank Top Tier Debit Cards

GET TO KNOW THE CARD OFFERINGS AND PICK THE RIGHT ONE

#### MEEZAN VISA INFINITE DEBIT CARD

Access to 1,000+ airport lounges with one guest via LoungeKey Program Complimentary concierge services YQ Meet and Assist services | Green fees discount at global golf clubs Avis Car Rental offers | Highest



spending limits up to PKR 5,000,000 | Exciting deals and discounts across Pakistan | Enhanced security | 3D Secure | NFC Tap and Go

#### MEEZAN MASTERCARD PLATINUM DEBIT CARD

Access to 30+ airport lounges via Mastercard Travel Pass program | Discount with Cleartrip | Bicester Village Shopping Collection offers Buy one get one offers with



Mastercard Priceless Specials | Hertz

Gold Plus Rewards\* Five Star Membership | Avis Car Rental offers | High spending limits up to PKR 1,000,000 | Exciting deals and discounts | Enhanced security | 3D Secure | NFC Tap and Go

Note: To ensure seamless card usage outside Pakistan, kindly update your travel plan with the Bank prior to your travel.

Disclaimer: Visa / Mastercard reserves the right to withdraw these offers without any prior notice.

#### MEEZAN MASTERCARD WORLD DEBIT CARD

#### Access to 900+ airport lounges via

Mastercard Travel Pass program | Discount with Cleartrip | Bicester Village Shopping Collection offers | Onefinestay offers | Buy one get one offers with Mastercard Priceless Specials | Hertz Gold



Plus Rewards® Five Star Membership | Avis Car Rental offers | Higher spending limits up to PKR 3,000,000 | Exciting deals and discounts | Enhanced security | 3D Secure | NFC Tap and Go

#### DAILY SPENDING LIMIT (PKR)\*

r	Debit Cards	ATM Cash Withdrawal**	POS/ e-commerce***	Meezan to Meezan Funds Transfer	Inter Bank Funds Transfer
Infinite	Per day	700,000/-	5,000,000/-	5,000,000/-	5,000,000/-
	Per transaction	100,000/-	5,000,000/-	5,000,000/-	5,000,000/-
World	Per day	500,000/-	3,000,000/-	3,000,000/-	3,000,000/-
worid	Per transaction	100,000/-	3,000,000/-	3,000,000/-	3,000,000/-
Platinum	Per day	200,000/-	1,000,000/-	2,000,000/-	1,000,000/-
Tiatmuni	Per transaction	100,000/-	1,000,000/-	2,000,000/-	1,000,000/-

\*As per SBP directives, effective from November 8, 2022, an industry-wide limit of USD 30,000 (or equivalent) per individual is applicable on card based cross-border transactions. You are therefore advised to monitor your international spending to keep it within this annual limit. Further, please note that card based transactions may only be conducted for personal use. For Territory prease note time care based transactions inay only be conducted for personal use. For details, please call 0800-00625 (+92 21 35330041 from outside Pakistan).
 \*\*Subject to withdrawal limits of respective link member banks.
 \*\*\*For NFC (Contactless) transactions, single transaction limits are set by the acquiring bank.

(merchant's bank) and may vary from the limits mentioned above.





## Meezan Visa Infinite Debit Card

#### EXPLORE THE UNIQUE INTERSECTION BETWEEN LIFE AND STYLE

#### COMPLIMENTARY AIRPORT LOUNGE ACCESS

Enhance the convenience of your international travels through the LoungeKey Program, offering you complimentary access to 1,000+ airport lounges worldwide along with a guest.

#### 24-HOUR CONCIERGE SERVICE

It is like a butler, only better. The Meezan Infinite Concierge takes care of the details, so you can simply take in the moment. Get restaurant recommendations, reserve a table, book a flight, organize a hotel, rent a car, book an excursion, get shopping recommendations, find a product, arrange a special gift or simply send flowers. You dream it and the concierge will do it.

For more information, visit www.visamiddleeast.com or call +97143611234 / 00800900440514.

#### DIGITAL CONCIERGE SERVICE

For your convenience, your concierge can be reached via live chat. You can also search and book services on the go via your phone or computer.

Visit www.visaconciergecemea.com to register and access the online platform.

#### **GLOBAL GOLF ACCESS**

Master your swing at top courses around the world. Enjoy discounts on green fees at a growing number of golf clubs. Download the SpikesOn app to book and pay, or call the facility directly to book in advance.

#### YQ MEET AND ASSIST SERVICES

YQ is a global network of specialist airport meet and assist service partners. For Visa Infinite cardholders, it provides a personalized greeting and an exceptional airport experience that their status deserves with discounts up to 25% off on retail rates at over 450 destinations globally.

Visit https://cemea.yqnowgroup.com/ and select the 'Book Now' option with Visa Card type 'Infinite' selected to avail discount.

#### AVIS CAR RENTAL OFFERS

Avis Group operates one of the world's best-known car rental brands with a truly global footprint. Following discounts and privileges are available for Visa Infinite cardholders.

- Up to 35% discount on standard rates.
- Up to 30% off on retail rates.
- In addition to the discounts, Visa Infinite cardholders can enroll for Avis President's Club Membership free of charge and enjoy additional services including free drivers.

Simply visit www.avisworld.com/visa for more information and to avail the discount.

#### **EXCITING DEALS** AND DISCOUNTS

Meezan Visa Infinite debit card entitles you to receive fabulous discounts over hundreds of outlets across Pakistan. Please visit our website for ongoing deals and discount offers: https://www.meezanbank.com/card-discounts/



## Meezan Visa Infinite Debit Card

#### LIVE THE HIGH LIFE, BEFORE YOU TAKE TO THE SKY

Enjoy access to over 1,000 participating airport lounges in more than 300 cities worldwide with Meezan Visa Infinite debit card. These lounges can be easily located through the LoungeKey website (https://www.loungekey.com/en/visamena) or the app.

- Download the LoungeKey app and register your Meezan Visa Infinite debit card in three (3) easy steps.
- Open the app, search the city/airport, view the participating lounges and plan your journey accordingly.
- Present your Meezan Visa Infinite debit card at the participating lounge and refer 'LoungeKey' to get a complimentary access with one (1) guest.
- Card is inserfed/swiped on a dedicated terminal, or the 16-digit number captured on PC and number of accompanying guests are recorded.
- Visit LoungeKey website to view program details and card visit history.

#### TERMS AND CONDITIONS

- The cardholder is entitled to unlimited lounge visits for cardholder + one (1) guest (for each visit).
- To be eligible for unlimited visits, the cardholder needs to complete one (1) international transaction\* in each calendar year (eligibility condition).

- The cardholders will be initially assigned two (2) complimentary visits to utilize across cardholder and guests (max 1 guest per visit) each year prior to meeting the eligibility condition.
- Annual lounge visit entitlement and the requirement to meet the eligibility condition will reset from January 1 in subsequent years.
- As part of the default option, any lounge visits outside Visa Lounge Entitlement will need to be paid for by the cardholder (visit will be charged directly on the card by LoungeKey).
- For more information, visit www.loungekey.com/en/visamena or call +971 80004441822.

\*Minimum transaction value of USD 1 at point-of-sale transactions including face-to-face, e-commerce, MOTO or recurring transactions where issuer is not located in the country of transaction; spend may take up to ten (10) days to register with LoungeKey.



## Meezan Mastercard World Debit Card

#### EXPERIENCE LUXURY LIKE NEVER BEFORE

#### COMPLIMENTARY AIRPORT LOUNGE ACCESS

Enhance the convenience of your international travels through the Mastercard Travel Pass Program, offering you complimentary access to 900+ airport lounges worldwide. Details provided on next pages.

#### HERTZ GOLD PLUS REWARDS®

Get complimentary Gold Plus Rewards\* Five Star membership that allows you to:

- Bypass the rental queue at many of the world's busiest airports.
- Complimentary one-car-class upgrades (subject to availability).
- Up to 15% off on best publicly available rates.
- Faster reservations, rentals, and returns.

Visit www.hertz.com/mcworld and click on the banner to get Five Star membership.

#### AVIS CAR RENTAL OFFERS

Whether you are traveling with your family or on a business trip, enjoy exclusive benefits with Avis. With your Meezan Mastercard World debit card, you can now enjoy access to:

- Up to 25% off on your next car rental.
- A complimentary upgrade with every rental, worldwide.
- Up to 10% off on Premium chauffeur drive services.

Simply visit www.avisworld.com/mastercardmea for more information and to avail the discount.

#### EXCLUSIVE DISCOUNTS WITH ONEFINESTAY

Enjoy up to 10% discount on bookings at over 2,500 properties in London, New York, Paris, Los Angeles, Milan, French Riviera, and more. Visit www.onefinestay.com, enter promo code MCWORLD and pay with Mastercard.

#### DISCOUNTS ON TICKETS WITH CLEARTRIP

Enjoy 10% discount on any international roundtrip airfare, with no minimum amount restriction! Avail as many tickets as you want! Visit www.cleartrip.com/mastercard and enter MCWORLD when you check out.

#### DISCOUNTS AND MORE AT THE BICESTER VILLAGE SHOPPING COLLECTION

VILLAGE SHOPPING COLLECTION Get access to VIP invitations, 15% discount on shopping packages,

Chauffeur drive experience at participating villages, Shopping Express and access to VIP lounges (subject to availability).

Visit the following link to avail these offers:

www.thebicestervillageshoppingcollection.com/mastercard-mea

#### EXCITING DEALS AND DISCOUNTS

Meezan Mastercard World debit card entitles you to receive exciting discounts over hundreds of outlets across Pakistan. Please visit our website for ongoing deals and discount offers: https://www.meezanbank.com/card-discounts/

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## Meezan Mastercard Platinum Debit Card

#### START YOUR PREMIUM JOURNEY THE PLATINUM WAY

#### COMPLIMENTARY AIRPORT LOUNGE ACCESS

Elevate the convenience of your international travels through complimentary access to 25+ airport lounges via the Mastercard Travel Pass Program. Details provided on next pages.

#### HERTZ GOLD PLUS REWARDS\*

Get complimentary Gold Plus Rewards\* Five Star membership that allows you to:

- Bypass the rental queue at many of the world's busiest airports.
- Complimentary one-car-class upgrades (subject to availability).
- Up to 15% off on best publicly available rates.
- Faster reservations, rentals, and returns.

Visit www.hertz.com/mcworld and click on the banner to get Five Star membership.

#### AVIS CAR RENTAL OFFERS

Whether you are traveling with your family or on a business trip, enjoy exclusive benefits with Avis. With your Mastercard Platinum debit card you can now enjoy access to:

- Up to 25% off on your next car rental.
- A complimentary upgrade with every rental, worldwide.
- Up to 10% off on Premium chauffeur drive services.

Simply visit www.avisworld.com/mastercardmea for more information and to avail the discount

#### DISCOUNTS ON TICKETS WITH CLEARTRIP

Enjoy up to 10% discount on any international roundtrip airfare, with no minimum amount restriction! Avail as many tickets as you want!

Visit www.cleartrip.com/mastercard for details.

#### DISCOUNTS AND MORE AT THE BICESTER VILLAGE SHOPPING COLLECTION

Get access to VIP invitations, up to 15% discount on shopping packages, chauffeur drive experience at participating villages, Shopping Express and access to VIP lounges (subject to availability). Visit the following link to avail these offers:

www.thebicestervillageshoppingcollection.com/mastercard-mea

#### EXCITING DEALS AND DISCOUNTS

Meezan Mastercard Platinum debit card entitles you to receive exciting discounts over hundreds of outlets across Pakistan. Please visit our website for ongoing deals and discount offers: https://www.meezanbank.com/card-discounts/

## Mastercard Priceless Specials

#### SPEND LESS, GET MORE

Discover stunning things to do in Pakistan with Priceless Specials. Indulge yourself at top-notch cafes, restaurants, beauty salons, leisure activities, health and fitness centers and much more to create priceless experiences to remember forever.

#### Discover exciting offers with the Mastercard Priceless Specials App

Register with your Mastercard or Masterpass and enjoy over 8,000 buy-one-get-one offers on dining, fashion, leisure and more.

How it works:

- Download "Mastercard Priceless Specials" app.
- Register to access exclusive buy-one-get-one offers.
- Redeem the voucher to get back more.
- Pay instantly via your Mastercard.

For offers outside Pakistan, download Priceless Specials MEA app from Google Play Store or iOS App Store and register with first 8 digits of your Mastercard to start saving.





### Airport Lounges Access\* with Meezan Bank Mastercards RELAX AND REJUVENATE BEFORE REACHING YOUR INTERNATIONAL DESTINATION

#### AIRPORT LOUNGES OUTSIDE PAKISTAN

- 900+ lounges accessible through Mastercard World debit card through Mastercard Travel Pass app.
- 25+ lounges accessible through Mastercard Platinum debit card through Mastercard Travel Pass app.
- Detailed lists of lounges for Mastercard World debit card and Mastercard Platinum debit card are available at https://www.meezanbank.com/premium-banking/#AirportLounges

#### AIRPORT LOUNGES IN PAKISTAN (FOR INTERNATIONAL TRAVELS)

- CIP Lounge available at Karachi, Lahore, Islamabad, Multan and Sialkot international airports.
- Majestic Lounge available at Jinnah International Airport, Karachi.

#### HOW TO AVAIL ACCESS AT LOUNGES ABROAD

To avail free of charge access, each cardholder has to follow these steps:

- Get your debit card activated for international usage by calling Premium Phone Banking at 0800-00625 at least one day prior to your travel.
- Download Mastercard Travel Pass app (Android / iOS) and register using your eligible debit card.
- Take a look at available lounges in the app and plan your travel accordingly.
- Select the lounge of your choice and generate QR Code.
- Show the QR Code generated by Mastercard Travel Pass app at participating lounge to avail free of charge access.

\*Lounge access available for international travelling only. Subject to availability. Disclaimer: Mastercard reserves the right to withdraw these offers without any prior notice.

#### HOW TO AVAIL ACCESS AT LOUNGES IN PAKISTAN

- For Meezan Mastercard World debit card holders: Lounge access can be availed via Mastercard Travel Pass app.
- For Meezan Mastercard Platinum debit card holders: Show the debit card to lounge staff at airport lounges in Pakistan. For airports
  abroad, Mastercard Travel Pass app will be applicable.

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#### FREE OF CHARGE ACCESS AVAILABILITY

Free of charge access is available to card holder only.

#### FOR YOUR CONVENIENCE

If you are travelling with your family, you can have their debit cards issued as well in following cases:

- Joint account holders can get their separate debit card issued\*.
- Supplementary debit cards can be made for immediate family members (18+ only)\*\*.

CHARGED ACCESS: All persons not having registered Mastercard Travel Pass membership or eligible debit card (whichever applies based on lounge accessed) will be charged as per lounge policy.

- \* For accounts with either or survivor operating instructions.
- \*\* Please talk to your branch or contact 0800-00625 for details.
- Mastercard Travel Pass app can be downloaded from Play Store (for Android users) and App Store (for iOS users).
- For detailed guideline on app registration and accessing lounges, visit the following link:

https://www.meezanbank.com/wp-content/themes/mbl/downloads/mastercard-airport-pass-mea-guide.pdf



### **Premium Locker Facilities** PROTECT WHAT'S PRECIOUS

LOCKER TYPE	ANNUAL FEE			
	REGULAR CUSTOMERS	PREMIUM CUSTOMERS		
Locker - Small	PKR 5,000 per annum	Free		
Locker - Medium	PKR 6,000 per annum	Free		
Locker - Large	PKR 7,500 per annum	Free		

#### TAKAFUL COVERAGE ON LOCKERS

With industry leading Takaful coverage against your valuables, you can enjoy peace of mind to face the future with confidence.

LOCKER TYPE	COVERAGE AMOUNT*
Locker - Small	PKR 5,000,000
Locker - Medium	PKR 6,000,000
Locker - Large	PKR 7,000,000

\*Terms and conditions apply.

Note: Subject to availability. Security deposit will be applicable as per the Schedule of Charges.

# **Premium Banking Services** ADD VALUE TO YOUR REGULAR BANKING TRANSACTIONS

SERVICES	REGULAR CUSTOMERS	PREMIUM CUSTOMERS
SMS Alerts Service (PKR)	PKR 1,500/- per annum	Free
SMS Alerts Service (FCY)	USD 5/- or equivalent per annum	Free
Duplicate statement	PKR 25/- per item	Free
Issuance of banking certificates such as balance confirmation, etc.	PKR 300/- per certificate	Free
Inter city clearing	PKR 300/- (Flat) per instrument	Free
Same day clearing	PKR 500/- (Flat) per instrument	Free
Cheque return charges	PKR 500/- (Flat) per cheque (local and online)	Free
Cheque stop payment	PKR 500/- for one cheque, PKR 1,000/- more than one cheque	Free
Issuance of Foreign Telegraphic Transfer	USD 30/- or equivalent plus SWIFT charges where applicable	Free SWIFT charges where applicable will be levied
Issuance of Foreign Demand Drafts	USD 15/- or equivalent including SWIFT charges where applicable	Free SWIFT charges where applicable will be levied
Cancellation of Pay Orders, Demand Drafts	PKR 300/- per instrument	Free
Cancellation of Foreign Demand Drafts	USD 10/- or equivalent plus SWIFT charges where applicable	Free SWIFT charges where applicable will be levied
Outward Bill for Collection (OBC)	PKR 400/- per item plus courier charges	Free Courier charges where applicable will be levied





## **Premium Banking Centers**



#### DEDICATED PREMIUM RELATIONSHIP MANAGEMENT TEAM

Dedicated frontline staff including Premium relationship managers and customer relationship officers stationed at Premium centers to manage the banking needs and overseeing the financial relations of Premium customers with the Bank.



#### **ON-DEMAND CONFERENCE ROOMS**

Private conference rooms are available in most of our Premium centers where customers can schedule their business meetings on the go.



## DEDICATED PREMIUM TELLER

Dedicated teller counters at Premium centers where Premium customers can transact quickly and conveniently. From cash deposits, withdrawals to pay orders and remittances, almost all banking transactions can be executed hassle-free at these teller stations.



#### WI-FI CONNECTIVITY

Premium centers are equipped with high-speed Wi-Fi connectivity so that our customers stay connected.

## Addresses of Premium Banking Centers

#### EXPLORE PREMIUM LOCATIONS NEAR YOU

#### Karachi

Name: Clifton Branch Address: Ground Floor, Al-Karam Centre, BCI, Block-7, Clifton, Karachi Phone: +92 (21) 35372060-64

Name: Khayaban-e-Sehar Branch Address: 1-C, Shahbaz Commercial Lane No.1, Khayaban-e-Sehar, DHA, Phase VI, Karachi Phone: +92 (21) 35349307-10

Name: Barkat-e-Hyderi Branch Address: D-10, Block-H, Scheme No 2, North Nazimabad, Karachi Phone: +92 (21) 36705194

Name: Shaheed-e-Millat Road Branch Address: Plot No.7-A/228, Block-3, Dehli Mercantile Muslim Cooperative Housing Society Ltd, Shaheed-e-Millat Road, Karachi Phone: +92 (21) 34140151-155

#### Lahore

Name: DHA Y Block Phase III Address: Plot # 97-Y, Phase III Commercial (Opposite Sheba Park), DHA, Lahore Phone: +92 (42) 35692591

Name: Zahoor Elahi Road Branch Address: Building No.3-A, Block A, Gulberg II, Zahoor Elahi Road, Lahore Phone: +92 (42) 35987200 Name: Akbar Chowk Branch Address: Plot No.46, Block-10 Sector, B-1 Township, Lahore Phone: +92 (42) 35201425-26

Name: Tufail Road Branch Address: Cantt Shopping Plaza, Main Tufail Road, Lahore Cantt, Lahore Phone: +92 (42) 36602701-7

Name: Model Town K Block Branch Address: Plot No. 8 and 9, K-Block Commercial Market, Model Town, Lahore Phone: +92 (42) 35915601-03

#### Islamabad

Name: Blue Area Branch Address: Plot # 37-B, Tahir Plaza, Jinnah Avenue, Blue Area, Islamabad Phone: +92 (51) 2276712-5

Name: Jinnah Super Branch Address: Q-13, College Road, F-7 Markaz, Islamabad Phone: +92 (051) 2656501-5

#### Rawalpindi

Name: DHA Phase I Branch Address: DHA Avenue Mall, Main Boulevard DHA, Phase I, Rawalpindi Phone: +92 (51) 5788316-7 Name: Chaklala Scheme III Branch Address: Ground Floor, Butt Plaza Chaudhary Bostan Khan Road, Moza Topi Chaklala Cantt, Rawalpindi Phone: +92 (51) 8850172-73

#### Faisalabad

Name: Jail Road Branch Address: Plot No.17-B, Jail Road, Faisalabad Phone: +92 (41) 2409501

#### Sialkot

Name: Aziz Shaheed Road Branch Address: Qayyum Trade Center, Aziz Shaheed Road, Sialkot Cantt, Sialkot Phone: +92 (52) 4560031-33



Scan the QR Code and zoom in on your city to view pinned locations.



## Premium Phone Banking

#### DEDICATED CALL CENTER AVAILABLE ROUND THE CLOCK

With Premium Phone Banking facility, you no longer have to take time out to visit branch for your everyday banking needs. By simply dialing our toll-free\* number 0800-00625 (dial +92-21 35839041 or +92-21 37130161 from outside Pakistan) you get access to a wide range of personalized banking services with our experienced phone banking officers.

Premium Phone Banking is equipped with priority queue management system, which means that your call will be directly connected\*\* to a phone banking officer immediately.

Services available at Premium Phone Banking:

#### GENERAL SERVICES

- 1. Product information
- 2. SMS alerts registration
- 3. Blocking SMS alerts
- 4. E-commerce services activation / de-activation
- 5. Complaint lodgement
- 6. Account balance confirmation
- 7. Account transaction details

#### DEBIT CARD SERVICES

- 1. Debit card activation / pin generation
- 2. Debit card pin re-generation
- 3. Debit card blocking
- 4. Debit card upgrade

- 5. Debit card replacement
- 6. Link multiple accounts on debit card

#### VALUE-ADDED SERVICES

- 1. Cheque book request
- 2. Payment Order request
- 3. Duplicate statement request
- 4. Card activation for international usage
- 5. Renewed CNIC update request

#### INTERNET BANKING

- 1. Internet Banking activation
- 2. Internet Banking deactivation/ un-registration
- 3. Resetting of Internet Banking credentials

\* Toll-free while dialing from landline. Calls made via cellular network may be charged.

\*\* In case there is a queue of Premium customers, your call will be connected in the minimum possible time.

Note: Normal banking customers dialing this number will be diverted to normal queue.

**Disclaimer:** Call should be made from registered contact number for availing select services.

#### *Meezan WhatsApp Banking* BANKING ON THE GO REDEFINED

Meezan Bank brings banking at your fingertips with the newly launched WhatsApp Banking. Now you can get your desired information digitally within seconds by simply sending a message through WhatsApp and choosing the relevant option from the menu.

With WhatsApp Banking, customers just have to save Meezan Bank's WhatsApp number and get registered once after which they can start enquiring and get instant responses without having to visit the website or calling the Call Centre.

#### BENEFITS

- Instant access to your account information
- Secure with end-to-end encryption
- Easily accessible
- Streamlined onboarding
- 24/7 availability

#### SERVICES OFFERED

- Enquire account balance
- Download bank statement
- Generate IBAN
- Request tax certificates

- Launch complaints
- Information on Premium offerings

#### HOW TO AVAIL?

Save Meezan Bank's WhatsApp number (021-111-331-331) on your phone. Send a WhatsApp message on the number using your registered phone number. Send the last four digits of your CNIC upon inquiry. A WhatsApp message confirmation will be sent upon successful registration

Once the registration is complete, a menu will be shared via WhatsApp, from which you may select a desired option to get information and avail services.



Scan the QR code or type '1' on WhatsApp and send to (021) 111-331-331 to join us





## Premium Car Ijarah

#### A DRIVE APART WITH EXCLUSIVE BENEFITS

Car Ijarah is Meezan Bank's car financing product and is Pakistan's first interest-free car financing. It is based on the Islamic financing mode of Ijarah (leasing). This product is ideal for individuals who want to get interest-free financing for acquiring locally manufactured /assembled vehicles.

Car Ijarah works through a car rental agreement, under which the Bank purchases the car and rents it out to the customer for a period of one (1) to five (5) years, agreed at the time of the contract. Upon completion of the Ijarah period, the vehicle will be sold at a token amount or gifted to the customer.

#### **BENEFITS FOR PREMIUM BANKING CUSTOMERS\***



\* Should have at least six (6) months Premium relationship with Meezan Bank. \*\* Not applicable during on-going promotions.

## **Premium Easy Home**

#### AN EXCLUSIVE HOUSE FINANCING PROGRAM

Meezan Easy Home is based on the concept of Diminishing Musharakah whereby Meezan Bank and the customer become joint owners in a property. The bank leases its share of property to the customer against periodic rentals. The customer also purchases the Bank's share of units over the tenure of financing to ultimately become the sole owner of the property.

#### **BENEFITS FOR PREMIUM BANKING CUSTOMERS\***



\* Should have at least six (6) months Premium relationship with Meezan Bank.

\*\* Applicable on variable pricing rate only.





## Meezan Solar

#### A SHIFT TO RENEWABLE ENERGY WITH EXCLUSIVE BENEFITS

Meezan Solar is designed to provide you with affordable and accessible options to invest in renewable energy while also saving money on your energy bills. With Meezan Bank, you'll have access to flexible payment plans, competitive pricing and expert guidance to help you navigate the process with ease.

Meezan Solar offers financing of complete solar panel systems for your home. You can lower your monthly electricity bill by up to 50%, by availing an interest-free solar financing solution. Meezan Solar is ideal for homeowners for generating their own source of power. Through net metering, excess power generated by solar energy may also be sold back to the national electricity grid, resulting in a greener environment.

#### **BENEFITS FOR PREMIUM BANKING CUSTOMERS\***



\*Should have at least six (6) months Premium relationship with Meezan Bank. Note: Meezan Solar applicant must be an active tax payee with NTN number.

## Premium Banking Criteria

#### EXPERIENCE THE EXTRAORDINARY - YOUR GATEWAY TO LUXURY

Our Premium Banking services are offered exclusively to customers who maintain any of the following quarterly average balance:

Account Category	Criteria for Individuals and Sole Proprietors	Criteria for Partnership Entities	Criteria for Roshan Digital Account Customers**
Bank Accounts	Equivalent to PKR 3 Million or more	Equivalent to PKR 10 Million or more	Equivalent to PKR 3 Million or more
Bank Accounts and Term Deposit Certificates	Equivalent to PKR 5 Million or more	Equivalent to PKR 10 Million or more	Equivalent to PKR 5 Million or more
Bank Accounts, Term Deposit Certificates and Islamic Naya Pakistan Certificates	N/A	N/A	Equivalent to PKR 10 Million or more
Meezan Roshan Apna Ghar (Disbursed Amount)	N/A	N/A	PKR 8 Million or more

**Note:** All charges mentioned in this document are exclusive of FED (FED will be charged as per govt. policy).

Note: Partnership entities will be offered basic banking services with limited Premium Banking offerings. In addition, the partners\* will also be able to enjoy all Premium services on their individual accounts.

- Premium Banking services are offered by the Bank at its sole discretion to customers (including Current and Savings account holders) who maintain the required criteria.
- Criteria for Premium Banking services can be changed as per the Bank's discretion.
- Premium Banking services may be discontinued if the required criteria is not maintained. Subsequently, charges for services shall be levied as per the Bank's Schedule of Charges.

All charges mentioned in this brochure are for the period of July - December, 2023. For latest charges, kindly refer to our updated Schedule of Service Charges available on our website.

\*Premium Banking can be offered for a maximum of four (4) partners' individual accounts only.

\*\*Only for Roshan Digital account holders. For Roshan Resident customers, criteria for Individual and Sole Proprietors will be applicable.



## MEEZAN PREMIUM



For assistance, please call Premium Phone Banking on: Within Pakistan: 0800-00625 | Outside Pakistan: +92-21 35839041 or visit https://www.meezanbank.com/premium-banking/